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<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Zurich American Insurance Company
<b>TOI/Sub-TOI:</b>	26.0 Burglary and Theft/26.0001 Commercial Burglary and Theft		
<b>Product Name:</b>	Employee Benefit Plan ERISA - Crime Form Amendatory		
<b>Project Name/Number:</b>	/43430		

## Filing at a Glance

Company:	Zurich American Insurance Company
Product Name:	Employee Benefit Plan ERISA - Crime Form Amendatory
State:	District of Columbia
TOI:	26.0 Burglary and Theft
Sub-TOI:	26.0001 Commercial Burglary and Theft
Filing Type:	Form
Date Submitted:	01/13/2020
SERFF Tr Num:	ZURC-132218666
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	43430
Effective Date	03/15/2020
Requested (New):	
Effective Date	03/15/2020
Requested (Renewal):	
Author(s):	Cheryl Fogel
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Effective Date (New):	
Effective Date (Renewal):	

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## General Information

Project Name:	Status of Filing in Domicile:
Project Number: 43430	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 01/13/2020	
State Status Changed:	Deemer Date:
Created By: Cheryl Fogel	Submitted By: Cheryl Fogel
Corresponding Filing Tracking Number:	

### Filing Description:

Zurich American Insurance Company submits a new endorsement to be used with the previously filed and approved Commercial Crime Policy, form U-CR-500-A CW (12/09)). These proposed changes will have no impact on previously filed rates.

## Company and Contact

### Filing Contact Information

Cheryl Fogel, Regulatory Services Analyst cheryl.fogel@zurichna.com  
1299 Zurich Way 847-413-5033 [Phone]  
Schaumburg, IL 60196

### Filing Company Information

Zurich American Insurance Company	CoCode: 16535	State of Domicile: New York
1299 Zurich Way	Group Code: 212	Company Type:
Schaumburg, IL 60196	Group Name:	State ID Number:
(847) 605-6000 ext. [Phone]	FEIN Number: 36-4233459	

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## Filing Fees

Fee Required?	No
Retaliatory?	No
Fee Explanation:	

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## Form Schedule

Item No.	Schedule Item Status	Form Name	Form Number	Edition Date	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Section V.A.8. Employee Benefit Plans Amended (ERISA Bond Compliance Under Employee Theft)	U-CR-2085N CW	(01/20)	END	New		50.000	UCR2085NCW0120.pdf

### Form Type Legend:

<b>ABE</b>	Application/Binder/Enrollment	<b>ADV</b>	Advertising
<b>BND</b>	Bond	<b>CER</b>	Certificate
<b>CNR</b>	Canc/NonRen Notice	<b>DEC</b>	Declarations/Schedule
<b>DSC</b>	Disclosure/Notice	<b>END</b>	Endorsement/Amendment/Conditions
<b>ERS</b>	Election/Rejection/Supplemental Applications	<b>OTH</b>	Other

Endorsement #

## Section V.A.8. Employee Benefit Plans Amended (ERISA Bond Compliance Under Employee Theft)



Policy No.	Eff. Date of Pol.	Exp. Date of Pol.	Eff. Date of End.	Add'l Prem.	Return Prem.

**Policyholder:**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement modifies insurance provided under the following:

### **Commercial Crime Policy**

It is agreed that:

Subsection V.A.8 Employee Benefit Plans is amended to add the following:

With respect to coverage provided for **Employee Benefit Plans** under Insuring Clause A, this policy is intended to provide coverage in compliance with ERISA Section 412 (29 USC § 1112(a)), and will be deemed enhanced or revised as necessary in a particular instance to provide coverage as required for an **Employee Benefit Plan's** compliance with the bond requirements of ERISA Section 412(a), including with regard to minimum amounts of coverage provided.

All other terms, conditions, provisions and exclusions of this policy remain the same.

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Project Name/Number:	/43430		

## Supporting Document Schedules

Satisfied - Item:	Readability Certificate
Comments:	Acknowledged. Please see the Readability Scores under the Form Schedule tab.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Consulting Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Copy of Trust Agreement
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Expedited SERFF Filing Transmittal Form
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Explanatory Memorandum
Comments:	
Attachment(s):	Explanatory Memo.pdf
Item Status:	
Status Date:	

## **ERISA Bond Compliance Endorsement Forms Explanatory Memorandum**

Zurich American Insurance Company submits a new endorsement to be used with the previously filed and approved Commercial Crime Policy, form U-CR-500-A CW (12/09)). These proposed changes will have no impact on previously filed rates. The endorsement listed below is intended to be available for countrywide use.

### Section V.A.8. Employee Benefit Plans Amended (ERISA Bond Compliance Under Employee Theft) – U-CR-2085N CW (01/20)

This endorsement amends the Commercial Crime Policy by adding a provision to clarify that coverage under Insuring Clause A for Employee Theft afforded to an Employee Benefit Plan as defined by the Employee Retirement Income Security Act of 1974 ("ERISA") is intended to provide such coverage in compliance with ERISA Section 412 as may be amended. This endorsement would be attached for any insured that sponsors such Employee Benefit Plans as observed during the underwriting assessment of the risk.